

February 11, 2009

United States Bankruptcy Court
Southern District of New York
One Bowling Green
New York, NY 10004-1408

Attn: Courtroom Deputy Dorothy Li

Ref:

Delphi Corp Case # 05-44481 filed October 8, 2005

Document # 14705 to Cancel OPEB (Health Insurance Benefits) for all
Retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for salaried retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

For our entire careers, we were promised that, if we stayed with the Corporation and dedicated our working lives to the benefit of the Corporation for at least 30 years, we would receive lifetime medical coverage. That promise was a PRACTICAL, if not a LEGAL, condition of employment: it was always a vital consideration for remaining with the Corporation for a lifetime, and a significant financial consideration for those of us who retired from the Corporation. We have accepted the reality of termination of health insurance at age 65, but to lose it for ourselves and our spouses before Medicare age will be financially devastating, especially when combined with the recent losses we have all suffered in the value of our 401k savings.

IF APPROVED, the proposed action provides almost no time to establish alternative medical care and the critical flow of needed prescription drugs. We would very likely have to find new doctors that agree to take the new insurance and then make an appointment to get authorizations for new prescriptions. **The prescription drug timing issue alone could be life-threatening for many retirees.**

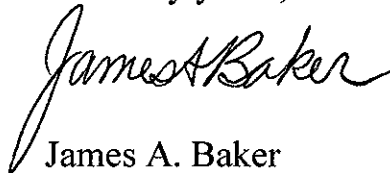
It is my belief that there should be other ways to restructure the company and still retain reasonable health care for retirees. Health care benefits are currently scheduled to terminate at the age of 65 for all retirees and their spouses. This is a decreasing cost to the company as each of us reaches that 65 age milestone.

Justice is blind and often unforgiving, but please be absolutely sure that there is no other way to accomplish the goal of successfully bringing Delphi out of bankruptcy short of summarily terminating all of our Post-Employment Benefits. Please consider the value of a step-wise approach to easing the burden on both Delphi and its salaried retirees: First eliminate the life insurance, if that does not appropriately and defensibly address the economics, then eliminate dental and vision, and then establish a cost-sharing of medical health benefits. Only as a last resort to preserve our pensions should our health coverage be terminated.

While at the cusp of losing our long-promised health insurance, we read in the WSJ today that the CEO of our current UnitedHealth Group, Stephen Hemsley, just exercised stock options for \$100,000,000. To retain our coverage, we might have little option but to contribute \$15,000 more each year to Mr. Hemsley's company. Surely American Justice can provide some protection for its Citizens in the face of such corporate behavior.

I urge you to REJECT, or appropriately MODIFY, this motion.

Sincerely yours,

A handwritten signature in cursive script that reads "James A. Baker". The signature is written in dark ink and is positioned above the printed name and address.

James A. Baker
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